

Uzi Marom  
PO Box 722  
20 Pike Street  
Alpine, NJ 07620-0722

AFFIDAVIT OF UZI MAROM

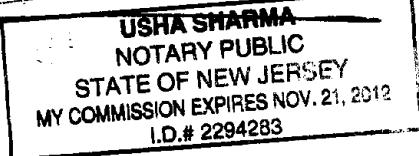
Uzi Marom, having been duly sworn upon his oath states as follows:

1. I am the debtor in the above matter.
2. I certify that I have complied with the notice requirements set forth in Order of December 22, 2009 and specifically, I have mailed the appended Notice to all creditors. See attached Notice.

Uzi Marom

Sworn to and subscribed  
before me on this 4<sup>th</sup> day of  
January, 2010

(Notary)



TO: NOTICE TO CREDITORS ON APPENDED  
LIST OF CREDITORS

FROM: UZI MAROM

DATE: January 4, 2010

RE: Chapter 7 Bankruptcy Case No.: 09-40186-NLW

Please see attached Notice of my Bankruptcy Case Filing.

Please note the following dated:

- Date of Filing Petition ... 11/9/2009
- Date of First Meeting of creditor... 12/7/2009 adjourned to 1/8/2010
- This is a no asset case. A Proof of Claim need not be filed.
- The debtor is an individual, the deadline to file a complaint objecting to discharge of the debtor or to determine dischargeability of certain debts is 2/5/2010.
- The debtor may be examined by subpoena pursuant to ND.N.J. LBR 2004-1.

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT of District of New Jersey**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/9/09.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Uzi Marom  
 P.O. Box 722  
 Alpine, NJ 07620-0722

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
 xxx-xx-2385 (Uzi Marom)

United States Bankruptcy Judge:  
 Honorable Novalyn L. Winfield

Attorney for Debtor(s) (name and address):  
 Uzi Marom  
 P.O. Box 722  
 Alpine, NJ 07620-0722  
 Telephone number: 201-750-8696

Trustee:  
 Nicholas J. Delzotti  
 PO Box 20117  
 Newark, NJ 07101  
 Telephone number: 973-622-3464  
 The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

**Meeting of Creditors:**

Date: December 7, 2009

Time: 02:00 PM

Location: Office of the US Trustee, Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504

**Presumption of Abuse under 11 U.S.C. §§ 707(b)**

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts:**  
 2/5/10

**Deadline to Object to Exemptions:**  
 Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
 MLK Jr Federal Building  
 50 Walnut Street  
 Newark, NJ 07102  
 Telephone number: 973-645-4764

**For the Court:**  
 Clerk of the Bankruptcy Court:  
 James J. Waldron

Business Hours:  
 8:30 AM ~ 4:00 p.m., Monday - Friday (except holidays)

Date: 11/13/09

## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. <b>Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.</b>
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

Bank of New York  
101 Barclay Street  
9-West, New York 10286

Countrywide Funding Corp.  
Countrywide Home Loan  
7105 Corporate Drive  
Plano, TX 75024-3632

Bank Leumi Bank  
54 Wolfson Street  
Tel Aviv, Israel

Internal Revenue Service  
P.O. Box 480-Mail Stop  
Holtsville, NY 11742-0480

U.S. BANKRUPTCY COURT  
FILED  
NEWARK, NJ  
09 DECEMBER 1 PM 3:02  
JAMES M. MCDONALD  
BY: DEPUTY CLERK

State of New Jersey  
N.J. Department Taxation  
40 Department of Law  
25 Market Street  
Trenton, NJ 08625-0119

✓ P. O. Box 61000  
Albany NY 12207

✓ Bank of America  
P.O. Box 15726  
Wilmington, DE 19886 - 5726

✓ Aphi Insurance Services  
P.O. Box 20939  
Ferndale, MI 48220

✓ Amex  
P.O. Box 297871  
Ft. Lauderdale, FL 33329

✓ Atlantic Mutual Insurance  
P.O. Box 106  
Pine Brook NJ 07058

✓ Bertin Engineering  
66 Glen Avenue  
Glen Rock, NJ 07452-0307

✓ Brennan Environmental  
239 Eisenhower Pkwy  
Livingston, N.J. 07039

Richmond, VA 23285

Capital One Bank

10 Forest Avenue

Paramus, NJ

07653-0914

Capital One Bank %

% Apotheker + Assoc

520 Fellowship Road C306

Mount Laurel NY 08054

Bali II Cond Association

% Korshak + Associates

8680 Commodity Circle

Orlando, FL 32819

Bank of America

P.O. Box 41003

Norfolk, VA 23541-1003

Bank of America

% Frederick Hanna + Assoc.

1427 Rosewall Road

Marietta, GA 30062

Bank of America

4161 Piedmont Parkway

Greensboro, NC 27410

Bank of America

✓ P.O. Box 1598  
Norfolk, VA 23501

BEI

✓ 19 Chatham Road  
Summit NJ. 07090

Bergen Orthodontics  
500 Piermont Road  
Suite 301  
Closter, NJ 07624

Capital One Bank

✓ P.O. Box 85520  
Richmond, VA 23285

Capital One Bank

✓ 60 Nudelman & Zering  
425 Eagle Rock Avenue  
Roseland, NJ 07068

Chase

✓ P.O. Box 15153  
Wilmington, DE 19886-5153

Chase

40 First Source Advantage  
205 Bryant Woods South  
Amherst, NY 14228

✓ 40 Midland Credit Project  
P.O. Box 60578

Los Angeles, CA 90060-0578

✓ Citicards  
P.O. Box 183061  
Columbus, OH 43218-3061

✓ Citicards  
40 Asset Acceptance  
P.O. Box 2036  
Warren, MI 48090-2036

Citicards  
✓ 40 Resurgent Capital Services  
15 S. Main St. Suite 600  
Greenville SC 29601

→ David Freshill  
Closter, Dock Road  
Closter, NJ. 07624

✓ Diners Club  
P.O. Box 6241  
Sioux Falls, SD 57117

✓ Fresh + Cool  
161 Woodbine Street  
Bergenfield, NJ 07621

✓ % Law Office Samuel Brown  
205 E. Kennedy Blvd  
Lakewood, NJ 08701

✓ Tamar Cohen  
✓ % Law Office Samuel Brown  
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✓ Gary Siegel Architech  
294 Harrington Ave  
Clifton, NJ 07624

✓ Eidon Sillish  
71 Mendes Street  
Ramat Gan, Israel 52653

✓ GMAC  
✓ % Psak + Associates  
127 Union Avenue  
Middlesex, NJ 08846-1000

✓ GMAC  
✓ P.O. Box 2182  
Greeley, CO 80632-2182

✓ Hyde School  
616 High Street  
Bath, ME 04530

Englewood, NJ 07631

NE Family Medical Ctr  
Credit Bureau Assoc.  
30 Massachusetts Avenue  
North Andover, MA 01845-3458

Orange & Rockland Electric  
390 West Route 59  
Spring Valley, NY 10577

Orthopedic Assoc. of Windham County  
35 Kennedy Drive  
Putnam, CT 06260-1939

Providian/Wash Mutual  
P.O. Box 660487  
Dallas, TX 75266-0487

PSEG  
P.O. Box 790  
Cranford, NJ 07016-0790

Rainbow Transportation  
20 Chestnut Street  
Tenafly, NJ 07670

✓ P.O. Box 607  
Westwood, NJ 07675

✓ Snowbird Corp.  
1040 South Federal Highway  
Delray Beach, FL 33483

✓ Supra  
400 Fairview Industrial Dr.  
Salem, OR 97302

✓ United Water  
69 DeVoe Place  
Hackensack NJ 07601

✓ Verizon NJ  
P.O. Box 4830  
Trenton, NJ 08650-4830

✓ Verizon NJ  
40 Afri Inc  
404 Brock Drive  
P.O. Box 3427  
Bloomington, IL 61702-3427

✓ William Chambers, MD  
1120 Park Avenue  
New York, NY 10128

✓ 96 Mark Radio

✓ 31 Legion Drive  
Bergenfield, NJ 07621

World Wide Asset

✓ 96 Gerald Moore + Assoc.  
P.O. Box 723667  
Atlanta, GA 31139

Empire Recovery Group Inc

✓ 96 Lyons Douglas + Veldhis

✓ 136 Gaitner Drive  
Mount Laurel, NJ 08054

The Frisch School

✓ 120 West Century Road  
Paramus, NJ 07652

The Ben Leumi Bank

54 Wolfson, Street  
Tel Aviv, Israel

Tina Kang

33 Washington, Street  
Tenafly, NJ 07670

103 West 9th Street  
New York, NY 10025

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% Arthur Pajork Esq  
684 Bergen Blvd.  
Ridgefield, NJ 07657

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58-69 1/2 Street  
Guttenberg, NJ 07093